

## CLAIMS

What is Claimed Is:

1. An apparatus for providing marketing, advertising, or promotional, materials or information along with an account bill, an account billing statement, an account statement, or an account correspondence, comprising:

a memory device for storing at least one of account information, account billing information, account statement information, marketing information, advertising information, and promotional information;

a processor for detecting the generation of at least one of an account bill, an account billing statement, an account statement, and an account correspondence, wherein the processor at least one of identifies and selects at least one of marketing materials, advertising materials, and promotional materials, to be provided with the at least one of an account bill, an account billing statement, an account statement, and an account correspondence, and further wherein the processor generates

the at least one of marketing materials, advertising materials, and promotional materials; and

an output device for outputting the at least one of marketing materials, advertising materials, and promotional materials.

2. The apparatus of claim 1, wherein the at least one of marketing materials, advertising materials, and promotional materials, contains information regarding at least one of a good, a product, a service, information, and a subscription for at least one of a good, a product, a service, information, a magazine, a newspaper, and a periodical.

3. The apparatus of claim 1, wherein the processor generates the at least one of an account bill, an account billing statement, an account statement, and an account correspondence, and further wherein the output device outputs the at least one of an account bill, an account billing statement, an account statement, and an account correspondence.

4. The apparatus of claim 1, wherein the

account is at least one of a credit card account, a credit account, a debit account, a bank account, a checking account, an electronic money account, a utility account, an electricity account, a gas account, a telephone account, a telephone calling card account, a services account, and a subscription account.

5. The apparatus of claim 1, wherein the processor at least one of identifies and selects the at least one of marketing materials, advertising materials, and promotional materials, from at least one of merchant selected information, advertiser selected information, and account holder request information.

6. The apparatus of claim 1, wherein the output device is a printer.

7. The apparatus of claim 1, further comprising:

a receiver for receiving at least one of the at least one of marketing materials, advertising materials, and promotional materials, merchant instructions for disseminating the at least one of marketing materials, advertising materials, and promotional materials,

advertiser instructions for disseminating the at least one of marketing materials, advertising materials, and promotional materials, and account holder requests to receive the at least one marketing materials, advertising materials, and promotional materials.

8. The apparatus of claim 1, wherein the apparatus is at least one of a computer, a computer system, a network computer, and a server computer.

9. An apparatus for providing marketing, advertising, or promotional, materials or information along with an account bill, an account billing statement, an account statement, or an account correspondence, comprising:

a memory device for storing at least one of account information, account billing information, account statement information, marketing information, advertising information, and promotional information;

a processor for detecting the generation of at least one of an account bill, an account billing statement, an account statement, and an account correspondence,

wherein the processor at least one of identifies and selects at least one of marketing materials, advertising materials, and promotional materials, to be provided with the at least one of an account bill, an account billing statement, an account statement, and an account correspondence, and further wherein the processor generates the at least one of marketing materials, advertising materials, and promotional materials; and

a transmitter for transmitting the at least one marketing materials, advertising materials, and promotional materials, to a communication device associated with an account holder.

10. The apparatus of claim 9, wherein the processor generates the at least one of marketing materials, advertising materials, and promotional materials, as at least one of an e-mail message, an instant messaging message, an electronic message, and a facsimile message.

11. The apparatus of claim 9, wherein the at least one of marketing materials, advertising materials, and promotional materials, contains at least one of a link

and a hyperlink to at least one of a merchant, a vendor, an advertiser, and information regarding at least one of a good, a product, a service, information, and a subscription.

12. The apparatus of claim 9, wherein the at least one of marketing materials, advertising materials, and promotional materials, contains information regarding at least one of a good, a product, a service, information, and a subscription for at least one of a good, a product, a service, information, a magazine, a newspaper, and a periodical.

13. The apparatus of claim 9, wherein the processor generates the at least one of an account bill, an account billing statement, an account statement, and an account correspondence.

14. The apparatus of claim 9, wherein the account is at least one of a credit card account, a credit account, a debit account, a bank account, a checking account, an electronic money account, a utility account, an electricity account, a gas account, a telephone account, a

telephone calling card account, a services account, and a subscription account.

15. The apparatus of claim 9, wherein the processor at least one of identifies and selects the at least one of marketing materials, advertising materials, and promotional materials, from merchant selected information, advertiser selected information, and account holder requested information.

16. The apparatus of claim 9, further comprising:

a receiver for receiving at least one of the at least one of marketing materials, advertising materials, and promotional materials, merchant instructions for disseminating the at least one of marketing materials, advertising materials, and promotional materials, advertiser instructions for disseminating the at least one of marketing materials, advertising materials, and promotional materials, and account holder requests to receive the at least one marketing materials, advertising materials, and promotional materials.

17. A method for providing marketing, advertising, or promotional, materials or information along with an account bill, an account billing statement, an account statement, or an account correspondence, comprising:

storing at least one of account information, account billing information, account statement information, marketing information, advertising information, and promotional information;

detecting the generation of at least one of an account bill, an account billing statement, an account statement, and an account correspondence;

at least one of identifying and selecting at least one of marketing materials, advertising materials, and promotional materials, to be provided with the at least one of an account bill, an account billing statement, an account statement, and an account correspondence;

generating the at least one of marketing materials, advertising materials, and promotional materials; and



at least one of outputting the at least one of marketing materials, advertising materials, and promotional materials, and transmitting the at least one marketing materials, advertising materials, and promotional materials, to a communication device associated with an account holder.

18. The method of claim 17, further comprising:

generating the at least one of marketing materials, advertising materials, and promotional materials, as at least one of an e-mail message, an instant messaging message, an electronic message, and a facsimile message.

19. The method of claim 17, further comprising:

generating the at least one of an account bill, an account billing statement, an account statement, and an account correspondence; and

at least one of outputting and transmitting the

at least one of an account bill, an account billing statement, an account statement, and an account correspondence.

20. The method of claim 17, wherein the at least one of marketing materials, advertising materials, and promotional materials, contains at least one of at least one of a link and a hyperlink to at least one of a merchant, a vendor, an advertiser, and information regarding at least one of a good, a product, a service, information, and a subscription, and information regarding at least one of a good, a product, a service, information, and a subscription for at least one of a good, a product, a service, information, a magazine, a newspaper, and a periodical, and further wherein the account is at least one of a credit card account, a credit account, a debit account, a bank account, a checking account, an electronic money accounts, a utility account, an electricity account, a gas account, a telephone account, a telephone calling card account, a services account, and a subscription account.